

UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

In re John Mageras and Holly Mageras
Debtor

Case No. 09-25063
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): _____

Last four digits of any number you
use to identify the debtor's account: _____

3985

Date of payment change:

Must be at least 21 days after date of this notice

10/25/2013

New total payment:

Principal, interest, and escrow, if any

\$259.93

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED

Current mortgage payment: \$268.60

New mortgage payment: \$259.93


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Luisa Amador Date 10/03/2013
Assistant Vice President

Print: Luisa Amador Title Assistant Vice President

Company Bank of America, N.A.

Address 2380 Performance Dr.
Richardson, TX 75082

Specific Contact Information:

Phone: 214-209-8449

Email: luisa.amador@bankofamerica.com

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UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

Chapter 13 No. 09-25063

Judge: R. Kimball Mosier

In re:

John Mageras and Holly Mageras

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on October 03, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: John Mageras
309 Edgemont Dr.
North Salt Lake, UT 84054

Holly Mageras
309 Edgemont Dr.
North Salt Lake, UT 84054

Debtor's Attorney: Lewis P. Adams
Pearson Butler & Carson PLLC
1682 Reunion Avenue
Suite 100
South Jordan, UT 84095

Trustee: Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111

/s/ Bill Taylor

Authorized Agent